United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 24-01505-MJC Christian Mackesy Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 3
Date Rcvd: Jun 18, 2024 Form ID: 309I Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | Christian Mackesy, 212 Taft St Apt 3, Hanover Twp, PA 18706-4100 |
| 5624847 | U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533 |
| 5624850 | UGI Utilities Inc., 460 N Gulph Rd, Kng of Prussa, PA 19406-2815 |
| 5624849 | Ufcw Federal Credit Un, P.o. Box 3780, Harrisburg, PA 17105 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID aty | Notice Type: Email Address Email/Text: help@cibiklaw.com | Date/Time | Recipient Name and Address |
|--------------|---|----------------------|--|
| aty | • | Jun 18 2024 18:40:00 | Michael A. Cibik, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102 |
| tr | Email/Text: info@pamd13trustee.com | Jun 18 2024 18:40:00 | Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036 |
| ust | + Email/Text: ustpregion03.ha.ecf@usdoj.gov | Jun 18 2024 18:40:00 | United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104 |
| 5624826 | + Email/Text: mnapoletano@ars-llc.biz | Jun 18 2024 18:41:00 | Ability Recovery Services LLC, Attn: Bankruptcy 284 Main St, Dupont, PA 18641-1960 |
| 5624827 | Email/PDF: bncnotices@becket-lee.com | Jun 18 2024 18:59:25 | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540 |
| 5624829 | Email/Text: BKelectronicnotices@cenlar.com | Jun 18 2024 18:40:00 | Cenlar, Attn: Centralized Bankruptcy 425 Phillip, Ewing, NH 08618 |
| 5624828 | EDI: CAPITALONE.COM | Jun 18 2024 22:41:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 5624831 | EDI: CITICORP | Jun 18 2024 22:41:00 | Citibank/Exxon Mobile, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040 |
| 5624832 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Jun 18 2024 18:48:23 | Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 5624833 | EDI: DISCOVER | Jun 18 2024 22:41:00 | Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851 |
| 5624837 | EDI: CITICORP | Jun 18 2024 22:41:00 | Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104 |
| 5624834 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com | Jun 18 2024 18:40:00 | Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198 |
| 5624835 | EDI: IRS.COM | Jun 18 2024 22:41:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 5624830 | EDI: JPMORGANCHASE | Jun 18 2024 22:41:00 | Chase Card Services, Po Box 15298, Wilmington, |

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| 5.00.402.0 | E TANKE ALL OF C. A. | | DE 19850-5298 |
|------------|---|----------------------|--|
| 5624836 | + Email/PDF: resurgentbknotifications@resurgent.com | Jun 18 2024 18:48:35 | Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497 |
| 5624838 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 18 2024 18:40:00 | Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069 |
| 5624839 | + Email/Text: nsm_bk_notices@mrcooper.com | Jun 18 2024 18:40:00 | Mrc/united Wholesale M, Attn: Bankruptcy P. O. Box 619098, Dallas, TX 75261-9098 |
| 5624840 | EDI: MAXMSAIDV | Jun 18 2024 22:41:00 | Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 5624841 | Email/Text: fesbank@attorneygeneral.gov | Jun 18 2024 18:40:00 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001 |
| 5624844 | ^ MEBN | Jun 18 2024 18:39:07 | PPL Electric Utilities, Attn: Bankruptcy, 2 N 9th St, Allentown, PA 18101-1139 |
| 5624842 | EDI: PENNDEPTREV | Jun 18 2024 22:41:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 5624842 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 18 2024 18:40:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 5624843 | ^ MEBN | Jun 18 2024 18:40:24 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210 |
| 5624845 | EDI: SYNC | Jun 18 2024 22:41:00 | Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 5624846 | EDI: TDBANKNORTH.COM | Jun 18 2024 22:41:00 | TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243 |
| 5624848 | ^ MEBN | Jun 18 2024 18:39:35 | U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009 |

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2024 at the address(es) listed below:

Name Email Address

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Jack N Zaharopoulos

TWecf@pamd13trustee.com

Michael A. Cibik

on behalf of Debtor 1 Christian Mackesy help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklaw@recap.email;ecf@casedriver.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

| Information to id | lentify the case: | |
|----------------------------------|--|---|
| Debtor 1: | Christian Mackesy | Social Security number or ITIN: xxx-xx-6759 |
| | First Name Middle Name Last Name | EIN: |
| Debtor 2: (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN: EIN: |
| United States Bank | cruptcy Court: Middle District of Pennsylvania | Date case filed for chapter: 13 6/17/24 |
| Case number: | 5:24-bk-01505-MJC | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pace-uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | About Debtor 1: | About Debtor 2: |
|----|---|---|------------------------------------|
| 1. | Debtor's full name | Christian Mackesy | |
| 2. | All other names used in the last 8 years | | |
| 3. | Address | 212 Taft St Apt 3 Hanover Twp, PA 18706–4100 | |
| 4. | Debtor's attorney Name and address | Michael A. Cibik Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102 | Contact phone 215 735–1060 |
| | | | Email: help@cibiklaw.com |
| | Bankruptcy trustee Name and address | Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036 | Contact phone 717–566–6097 |
| | | | Email: info@pamd13trustee.com |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at | Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701 | Hours open: |
| | | | Monday - Friday 9:00 AM to 4:00 PM |
| | | | Contact phone (570) 831–2500 |
| | pacer.uscourts.gov. | | Date: 6/18/24 |

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 1

Debtor Christian Mackesy Case number 5:24-bk-01505-MJC

7. Meeting of creditors Date: July 29, 2024 at 09:30 AM Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 890 248 6951, Click on Join Debtors must attend the meeting to be questioned under oath. In a joint The meeting may be continued or adjourned to a later date. If using passcode 9568534732, or call case, both spouses must attend. so, the date will be on the court docket. 1-267-552-4885 Creditors may attend, but are not required to do so. *** Valid photo identification and proof of social security number are required *** For additional meeting information go to https://www.justice.gov/ust/moc 8. Deadlines Filing deadline: 9/27/24 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: 8/26/24 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 12/14/24 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if 11. Filing a chapter 13 bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pace-ruscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. 12. Exempt property Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 2